

Notice of References CitedApplication No.
09/241,083

Applicant(s)

Kosuda et al.

Examiner

Yehdega Retta

Group Art Unit

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U.S. PATENT DOCUMENTS

	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS
A	5,739,512	4/1998	Tognazzini	235	380
B	6,064,990	4/1998	Goldsmith	705	75
C					
D					
E					
F					
G					
H					
I					
J					
K					
L					
M					

FOREIGN PATENT DOCUMENTS

	DOCUMENT NO.	DATE	COUNTRY	NAME	CLASS	SUBCLASS
N						
O						
P						
Q						
R						
S						
T						

NON-PATENT DOCUMENTS

	DOCUMENT (Including Author, Title, Source, and Pertinent Pages)	DATE
U	Internet banking: How far. how fast?; Marshall, Jeffrey, US Banker, v108, n3, p66-68,	3/1998
V	View Source Magazine; Reliable Sources; All The News That's Bits; http:// developer. netscape.com/viewsource/news3_10.htm	3/1997
W	VCOM: Leaders in Web Banking; Welcome to VCOM; http://www.vcominc.com	---
X	Web@TM- XYZ Bank; Welcome to the VCOM Internet Banking Demo;	---